

ACH File Import Change Requirements

ACH services will be available beginning at 9:00am on August 17. If your company sends both ACH credit and debit entries to the bank, you must use a different Company ID for each type of entry. For example, if you use your tax identification number preceded by the number 1 (e.g. 1520111111) to send credit entries, you can send your debit entries with your tax identification number preceded by a different prefix (e.g. 9520111111). You will be contacted by a Sandy Spring Bank representative starting the week of July 27th with the Company ID(s) assigned to you.

If you use File Import service (referenced as File Upload in ebiz) to deliver ACH entries, please follow these steps prior to sending the file through ebiz to ensure it can be processed:

1. Check your ACH settlement account to be sure there's a sufficient available balance to settle the total dollar amount of the entries on the ACH credit file. Please note: You'll no longer receive a message from online banking if sufficient available balances aren't in your settlement account.
2. Remove the off-setting ACH debit transaction from the file (unbalance file). **This is a change you must make through your in-house system that creates the ACH credit file** (change should be made after August 17th or after the final Revere ACH File is processed). The off-setting transaction is an ACH debit at the end of your batch of ACH credit entries and is for the total amount of all of the credit transactions in the batch.
3. On or after August 17th, update your File Header Record to reflect the Sandy Spring Bank name and routing number as shown in the chart below.

Field	Position	Length	Contents	Data Element Name
3	04-13	10	b055001096	Immediate Destination; b=blank
4	14-23	10	b111111111 (insert your unique company ID)	Immediate Origin; b=blank
11	41-63	23	Sandy Spring Bank	Immediate Destination Name
12	64-86	23	ABC Company	Immediate Origin Name

If you need assistance with step 2 or step 3, contact the department within your organization that creates the file (such as your Payroll department if the file is for Direct Deposit) or call 866.867.1570.

If you use an ACH template to deliver ACH entries, just follow the first step above to ensure your file is processed.

ACH Prefunding

ACH Credit Origination. At Revere Bank your ACH credits are prefunded, they will continue to be prefunded at Sandy Spring Bank. Pre-funding means that on the day you submit the ACH entry to be sent to the bank you must have sufficient funds in your account. The funds are removed from the funding account the same day the ACH entry is input into the ACH module.